

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

In re: LUIS R. MELGAR
Debtor

Chapter 7
BK No.: 1:12-bk-13498
December 3, 2013

JOINT LOSS MITIGATION STATUS REPORT AND
MOTION TO CONTINUE STATUS HEARING

NOW COME the Debtor, Luis R. Melgar (the “Debtor”), and the Creditor, NationStar Mortgage, LLC, as servicer for The Bank of New York Mellon fka The Bank of New York Successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for the Structured Asset Mortgage Investments II Trust, Mortgage Pass-Through Certificates, Series 2006-AR7 (the “Creditor”), by and through their attorneys, and hereby report the following status and respectfully request that the loss mitigation be continued briefly so that the parties may complete the permanent loan modification in this matter:

1. The Debtor filed his Loss Mitigation Notice/Request concerning a first mortgage on the Debtor’s residence located at 61 Bancroft Street, Providence, Rhode Island 02909 (the “Property”) on November 16, 2012.
2. This Court entered an Order granting the Debtor’s Loss Mitigation Request on December 3, 2012.
3. When the Court entered its Order granting the Debtor’s Loss Mitigation Request and during the time period thereafter when the parties were exchanging financial documentation as part of the loss mitigation review process, the loan underlying the above-noted mortgage was being serviced by Bank of America, N.A.
4. On or about May 29, 2013, the Creditor, by and through then loan servicer Bank of America, N.A. at the time, offered a Trial Loan Modification to the Debtor.
5. The Trial Loan Modification offer was accepted by the Debtor and required, *inter alia*, that the Debtor pay three (3) trial period payments in the amount of \$937.67 each in accordance with the terms in the trial offer, as follows:

1st Trial Payment due on or before July 1, 2013;
2nd Trial Payment due on or before August 1, 2013; and
3rd Trial Payment due on or before September 1, 2013.

3. On or about June 30, 2013, the loan was service released from Bank of America, N.A. to NationStar Mortgage, LLC.
4. The new servicer, NationStar Mortgage, LLC, has agreed to honor the Trial Loan Modification offer made by the prior servicer, Bank of America, N.A., subject to the following adjustments:
 - 1st Trial Payment would be due on or before August 1, 2013;
 - 2nd Trial Payment would be due on or before September 1, 2013; and
 - 3rd Trial Payment would be due on or before October 1, 2013.
5. The Debtor's counsel states and the Creditor's counsel confirms that all three (3) trial period plan payments have been made.
6. Additional time is needed for the Creditor to review for and issue any permanent loan modification, and for the parties to file their Form D with this Court as to the same.
7. The parties request that Loss Mitigation be extended briefly to January 8, 2014 or to date convenient to Court and that an Order be entered in this matter that if the parties file their Form D prior to the continued Loss Mitigation Status Hearing date, the Loss Mitigation Order shall be terminated in this case.

WHEREFORE, the parties request that the status hearing scheduled for November 6, 2013 be continued to January 8, 2014, or to a date convenient to this Honorable Court.

Respectfully Submitted,

The Debtor,

The Creditor,

By his Attorney,

By its Attorney,

/s/ John B. Ennis
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Dated: December 3, 2013

CERTIFICATION OF SERVICE

I hereby certify that on this 3rd day of December, 2013 a copy of the foregoing was served to the following:

Luis R. Melgar
Debtor
61-63 Bancroft Street, Apartment 2
Providence, RI 02909
Via First Class Mail

Lisa A. Geremia, Esq.
Trustee
Via Electronic Notice of Filing

John B. Ennis, Esq.
Debtor's Attorney
Via Electronic Notice of Filing

U.S. Trustee
Office of the U.S. Trustee
Via Electronic Notice of Filing

/s/ Nicole M. Labonte
Nicole M. Labonte, Esq.